(क) क्या संचार मंत्रालय के नियंत्रणाधीन कार्यालयों द्वारा भवनों के किराये के रूप में करोड़ों रुपए दिये जा रहे हैं;

(ख) यदि हां, गत चार वर्षों का ब्यौरा क्या है ;

(ग) प्रयोग न किए जाने वाले भवनों की संख्या कितनी है और गत चार वर्षों के दौरान भवनों के किराए के रूप में वर्ष-वार कितनी-कितनी राशि का भुगतान किया गया है ; और

(घ) इस घोटाले में अन्तर्ग्रस्त अधिकारियों के विरुद्ध सरकार द्वारा क्या कार्रवाई की गई है ?

संचार मंत्रालय में राज्य मंत्री श्री सुख राम :(क) से (घ) जानकारी एकत्र की जा रही है और इसे सभा पटल पर रख दिया जाएगा।

**Closure of Overseas branches of Nationalised Banks**

7495. SHRI V. GOPALSAMY: Will the Minister of FINANCE be pleased to state:

(a) how many overseas branches the Nationalised banks have presently abroad, country-wise and bank-wise;

(b) how many out of them made profits during the last three years, bank-wise and year-wise figures thereof;

(c) the overseas branch which has made maximum loss as on date;

(d) how many overseas branches were closed during the last three years because they were making losses, giving details in each case;

(e) whether there is any proposal to close down any of the overseas branches because of continuing losses, and

(f) if the answer to part (e) above be in the negative, what other steps are being proposed?

THE MINISTER OF STATE OF THE MINISTRY OF FINANCE (SHRI M V. CHANDRASHEKHAR MURTHY: (a) and (b) Reserve Bank of India has reported that as on 1st January, 1994 102 branches of Public Sector Banks were functioning abroad Country-wise and bankwise details of these branches are given in statement-I. (See below) RBI has further reported that out of these branches, while 67 have earned profits, 35 have suffered net losses during the year ended 31st March, 93 The number of branches which have earned net profits continuously during the last three years are as under :

| | | |
|---|---|---|
| State Bank of India | — | 12 |
| Bank of Baroda | — | 20 |
| Bank of India | — | 12 |
| UCO Bank | — | 3 |
| Indian Bank | — | 2 |
| Indian Overseas Bank | — | 3 |

(c) Information will be collected and laid on the Table of the House to the extend available and permissible under the rules.

(d) Details of closure/merger of branches of Public Sector Banks functioning abroad are given in statement-II. (See below).

(e) Reserve Bank of India has reported that it has been decided to close/merge four overseas branches.

(f) Does not arise.

**Statement-I**

*Country-wise branches of Indian banks as on 1st January, 1994*

| Name of the country | State Bank of India | Bank of India | Bank of Baroda | Indian Bank | Indian Overseas Bank | UCO Bank | Canara Bank | Syndicate Bank | Total |
|---|---|---|---|---|---|---|---|---|---|
| Sri Lanka | 2 | .. | .. | 2 | 2 | .. | .. | .. | 6 |
| U.K. . . | 4 | 9 | 10 | . | .. | 2 | 1 | 1 | 27 |
| U.S.A. . . | 5 | 2 | 1 | .. | .. | .. | .. | .. | 8 |
| Japan . . | | | . | .. | .. | .. | .. | .. | 4 |
| Maldive Islands | 1 | .. | .. | .. | .. | .. | .. | .. | 1 |
| West Germany | 1 | .. | .. | .. | . | . | .. | .. | 1 |
| Bangladesh . | 1 | .. | .. | .. | .. | .. | .. | .. | 1 |
| Bahama Islands | 1 | .. | 1 | .. | .. | .. | .. | .. | 2 |
| Bahrain . | 1 | .. | .. | .. | .. | .. | .. | .. | 1 |
| Belgium . | 1 | .. | 1 | .. | .. | .. | .. | .. | 2 |
| Singapore . | 1 | 1 | .. | 1 | 1 | 3 | .. | .. | 7 |
| Hongkong . | 1 | 2 | .. | .. | 2 | 2 | .. | .. | 7 |
| Cayman Islands | .. | 1 | .. | .. | .. | .. | .. | .. | 1 |
| Panama. . | 1 | .. | .. | .. | .. | .. | .. | .. | 1 |
| France . . | 1 | 1 | .. | .. | .. | .. | .. | .. | 2 |
| Channel Islands | .. | 1 | .. | .. | .. | .. | .. | . | 1 |
| Fiji Islands . | .. | .. | 9 | .. | .. | .. | .. | .. | 9 |
| Guyana . | .. | .. | 1 | .. | .. | .. | .. | .. | 1 |
| Kenya . . | .. | 2 | .. | .. | .. | .. | .. | .. | 2 |
| Mauritius . | .. | .. | 7 | .. | .. | .. | .. | .. | 7 |
| U.A.E. . | .. | .. | 6 | .. | .. | .. | .. | .. | 6 |
| Seychelles . | .. | .. | 1 | .. | .. | .. | .. | .. | 1 |
| South Korea | .. | .. | .. | .. | 1 | .. | .. | .. | |
| Thailand . | .. | .. | .. | .. | .. | .. | .. | .. | .. |
| Oman . . | .. | .. | 3 | .. | .. | .. | .. | .. | 3 |
| TOTAL . | 23 | 21 | 40 | 3 | 6 | 7 | 1 | 1 | 102 |

**Statement-II**

**The Statement giving details of branches of Public Sector Banks closed/merged**

BANK OF BARODA:

The bank has undertaken an exercise to review the operations of its overseas branches and has so far closed four branches viz., Bahrain OBU and 111 Ford, White Chapel and Thornton Heath branches in U. K.

BANK OF INDIA:

This bank has merged/closed branches in U. K. as under :

Belgrade branch has been merged with Leicester branch. Stratford branch has been merged with Birmingham branch. Finchley branch has been merged with Wembley branch and Huddersfield branch has been closed.

**Specialised Courses for LIC/GIC Employees**

7496. SHRI SATISH PRADHAN: Will the Minister of FINANCE be pleased to state:

(a) whether Government have approved conducting specialised courses for prospective employees to be inducted in the Life Insurance Corporation (LIC)/General Insurance Corporation (GIC) services;

(b) the number of students who successfully completed the subject courses during the last three years, vis-a-vis their absorption in LIC|GIC; and

(c) whether Government have discontinued these courses; if so, the reasons therefor and if not, whether Government will continue absorbing the successful candidates in LIC|GIC?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) A two-year job linked insurance Vocational Courses at 10 plus 2 level was introduced by the Central Board of Secondary Education (CBSE) in collaboration with the General Insurance Corporation of India (GIC) and the Life Insurance Corporation of India (LIC) separately in the years 1988 and 1989 respectively, on a pilot basis, in a few schools in selected cities.

(b) The requisite information is being collected and will be laid on the Table of the House.

(c) The LIC and the GIC have reported that this pilot project was reviewed by the CBSE and the insurance companies, since it was found difficult for them to absorb a large number of student pass outs every year on a continuing basis indefinitely. Therefore, in the case of GIC, the Scheme has been modified with effect from 1993-94 and the successful candidates in the Vocational Course will now be eligible to compete for recruitment in the Assistants' cadre upto 25 per cent of the vacancies available in this cadre. The LIC have reported that in future they will not insist on such candidates securing 60 per cent marks in the pre-recruitment tests which is insisted upon in the case of other candidates. Thus both LIC and GIC do not guarantee employment for successful candidates in future.

**Representatives of the Ministry of Finance Accompanying the Prime Minister to U.S.**

7497. SHRI V. RAJESHWAR RAO: DR. SHRIKANT RAMCHANDRA JICHKAR:

Will the Minister of FINANCE be pleased to state:

(a) what are the names and designations of the representatives of the Ministry of Finance who had accompanied the Prime Minister on his trip to the U.S.;

(b) whether the Miinstry are satisfied with the performance of these representatives; and

(c) what has been the outcome from the point of view of the Ministry of Finance?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) From the Ministry of Finance, Dr. Manmohan Singh, Finance Minister, Dr. M. S. Ahluwalia, Finance Secretary and Shri N. K. Jain, Private Secretary to Finance Minister accompanied the Prime Minister on his official trip to U. S. A. in May, 1994.

(b) and (c) The Prime Minister's visit has been highly successful and led on an improved appreciation of each others point of view on all matters relating to Indo-US economic relations.

**Conference of Income Tax Commissioners**

7498. SHRI V. NARAYANASAMY: Will the Minister of FINANCE be pleased to state:

(a) whether a Conference of Income tax Commissioners was held recently in the Capital;

(b) if so, the agenda before them and the conclusions reached thereon;

(c) what decisions were taken in regard to bringing out a single page return of income for the individual taxpayer whose number is swelling day by day; and

(d) whether it will be enforced from the current financial year?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) Yes, Sir. An All India Conference of Chief Commissioners and Commissioners of Income-tax was held in New Delhi on 13th, 14th and 16th May, 1994.

(b) The following subjects were discussed during the Conference;

(i) Budget collection and Action Plan.

(ii) Widening the tax base.

(iii) Assessment Procedure - Reforms.

(iv) Income Tax Administration.

(v) Search and seizure, survey and prosecution.

(vi) Computerisation in the Income Tax Department.

The Conference gave its recommendations on the following main subjects:

(i) Action Plan targets for Income tax Department.

(ii) Steps for achieving budget collection targets.

(iii) Criteria for selection of cases for scrutiny.

(iv) Widening of tax base.

(v) Administrative improvement in the working of the Income tax Department.

(vi) Expediting disposal of search cases.

(c) A single sheet return form No. 2A for individual resident taxpayers, having total income upto Rs. 1,20,000 and not having any income from business or profession or any brought forward or carry forward losses/allowances under any head of income excepting the 'Income-from House property', has already been issued on 12-5-1994.

(d) The new single sheet return form No 2A has come into force with effect from 1-6-1994 and returns for the assessment year 1994-95 can be filed in this form.

**विदेशी ऋणों की अधिम अदायगी**

7499. श्री अशोक मित्र : क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) विदेशी ऋणों की ऋण अदायगी के संबंध में सरकार की नीति की मुख्य विशेषताएँ क्या हैं ?

(ख) अन्तर्राष्ट्रीय गैर-सरकारी पूंजी बाजार में सरकार के ऋणों की कुल मात्रा क्या है ;

(ग) इस खाते में वार्षिक ऋण और अदायगी की धनराशि कितनी है ;

(घ) ऐसे ऋणों पर देय ब्याज की औसत दर कितनी है; और

(ङ) क्या गैर-सरकारी स्रोतों के माध्यम से इन ऋणों के कुछ अंश को समय से पहले भुगताए किए जाने का कोई प्रस्ताव सरकार के विचाराधीन है?

वित्त मंत्रालय में राज्य मंत्री (श्री एम. वी. चन्द्रशेखर मूर्ति) (क) सरकार इस समय अन्तर्राष्ट्रीय पूंजी बाजारों से सरकारी क्षेत्र के उपक्रमों तथा निजी कम्पनियों द्वारा जुटाए गए ऋणों के पूर्व-भुगतान की अनुमति दे रही है ।

(ख) सरकार अन्तर्राष्ट्रीय निजी पूंजी बाजारों से सीधे उधार नहीं लेती ।

(ग) से (ङ) प्रश्न नहीं उठती ।

**Refund of Excise Duty**

7500. SHRI SUSHIL KUMAR SAMBHAJIRAO SHINDE:
SHRIMATI VEENA VERMA:
SHRI RAJNI RANJAN SAHU:

Will the Minister of FINANCE be pleased to refer to answer to Starred Question 181 given in the Rajya Sabha on the 8th March, 1994 and state:

(a) whether any steps have since been taken to refund or adjust the excess recovery of excise duty on equipments like heat exchangers including cooling and condensation made under the notification inadvertently issued hiking the excise duty leviable on such items from 15 per cent to 110 per cent instead of reducing it from 15 per cent to 10 per cent as per Finance Bill 1993; if so, the details thereof and if not, the reasons for delay; and

(b) whether inquiry has since been made into the very act of issue of the impugned notification and respansibility fixed for much abrupt hike in duty instead of reducing the same as provided in respect of items under the relevant head (84.19); if so, with what result?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) The matter is still under active consideration with reference to the existing legal provisions under the central excise law.

(b) The description of the goods was changed without any intention of changing the scope of the exemption. The error was entirely due to inadvertance.

**MOU between India and US on Narcotics**

7501. SHRI RAJNI RANJAN SAHU:
SHRI SUSHILKUMAR SAMBHAJIRAO SHINDE:
SMT. VEENA VERMA:

Will the Minister of FINANCE be pleased to state:

(a) whether a memorandum of understanding had been signed between India and the US during the recent US visit of the Prime Minister, on cooperaton to combat the menace of production and distribution of narcotics; and

(b) if so, the details of the stipulations thereof, indicating the obligations of each side?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY): (a) and (b) Yes, Sir. In order to effectively address all aspects of the drugs problem, the two countries intend to carry out joint, cooperative, long-term programmes to raise awareness of and build support for anti-narcotics activities.

**Conversion of Standby Loan to a Larger loan by the IMF**

7502. SHRI RAJNI RANJAN SAHU:
SHRI SUSHILKUMAR SAMBHAJIRAO SHINDE:
SHRIMATI VEENA VERMA:

Will the Minister of FINANCE be pleased to state:

(a) whether International Monetary Fund has agreed to convert of the existing standby loan of US dollar 2.2 billion to a larger loan of US dollar 5 billion under Extended Fund Facility for a three year period;

(b) if so, on what specific terms; and

(c) what specific additional schemes and programmes are proposed to be financed with the Extended Fund Facility?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) No, Sir.

(b) and (c) Do not arise.

**Setting up of Expert Committee by SEBI**

7503. SHRI SURESH KALMADI: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the Securities and Exchange Board of India has recently set up an expert committee to look into accounting standard of mutual funds;

(b) if so, what are the terms of reference of the committee; and

(c) what are the names of the members thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) Yes, Sir.

(b) The Committee has been constituted to look into;

(i) the accounting standards and policies of mutual funds,

(ii) norms and methods of computations of Net Asset Vaue (NAV) of schemes of mutual funds, repurchase and reissue price; and

(iii) management fees charged by Asset Management Companies.

(c) The following are the members of the Committee.

1. Dr. L. C. Gupta, Member, Securities and Exchange Board of India.

2. Shri Y. H. Malegam, Senior Partner. S. B. Billimoria and Co.

3. Shri P. G. Kakodar, Managing Director, SBI Funds Management Ltd.

4 Shri B. G. Daga, General Manager, Unit Trust of India.

5. Shri Sudhir Virendra, Chief Executive, Credit Capital Asset Management Company.

6. Shri Pratip Kar, Executive Director, Securities and Exchange Board of India is the convenor of the Committee.

**Fraud in a Cooperative Bank in Surat**

7504. DR. BAPU KALDATE:
SHRIMATI KAMLA SINHA:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the Render People's Cooperative Bank, Surat has been duped of over Rs. 110 million by its own Manager;

(b) if so, what are the details of the investigation made into the scandal; and

(c) what action has been taken by Government in the matter?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKAR MURTHY): (a) to (c) Reserve Bank of India (RBI) has reported that the Manager of Rander People's Cooperative Bank Ltd., Surat, has allegedly allowed unauthorised temporary overdrafts and cash credit limits aggregating Rs. 9.91 crores to several parties. Investigation has also revealed that the Manager opened fictitious current accounts and allowed overdrafts therein, accommodated parties outside the area of operation, did not take document in majority of the cases and none of the borrowers who were allowed temporary overdrafts was member of the bank etc. A charge-sheet has been served by the bank to the Manager on December 19, 1993, placing him under suspension. The Departmental enquiry has also been ordered.

**गुजरात में ग्रामीण महिलाओं के लिए राष्ट्रीय कृषि और ग्रामीण विकास बैंक की योजना**

**7505. श्रीमती चौत्रेका अभिनंदन जैन :** क्या **वित्त** मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या राष्ट्रीय कृषि और ग्रामीण विकास बैंक ने ग्रामीण महिलाओं के लिए कोई योजना बनाई है ;

(ख) यदि हां, तो 1992-93 और 1993-94 के दौरान गुजरात में इस योजना से जिलावार कितनी-कितनी महिलाओं को लाभ प्राप्त हुआ है; और

(ग) 1993-94 और 1994-95 के दौरान उक्त योजना के अधीन राष्ट्रीय कृषि और ग्रामीण विकास बैंक द्वारा गुजरात के लिए कितनी सहायता राशि दी गई है / दिए जाने का प्रस्ताव है ;

**वित्त मंत्रालय में राज्य मंत्री (श्री एम. वी० चन्द्रशेखर मूर्ति)** : (क) से (ग) राष्ट्रीय कृषि और ग्रामीण विकास बैंक ने कृषितर विकास के लिए ग्रामीण महिलाओं को सहायता (ए० आर० डब्लू आईएनडी) देने की योजना तैयार की है। इस योजना को अक्तूबर, 1993 के दौरान ही शुरू किया गया था और इस प्रकार वर्ष 1992-93 के दौरान महिला हिताधिकारियों का कोई कवरेज नहीं था। इस योजना के अधीन अपेक्षाकृत समूहों से संगठित ग्रामीण महिलाओं को, जिन्हें महिला विकास निगमों, के० वी०आई०सी०/के०वी०आई.बी० सहकारी समितियों, ट्रस्टों आदि से सहयोग प्राप्त है, सहायता दी जाएगी । योजना के० अधीन हिताधिकारियों की संख्या और उन्हें दी जाने वाली सहायता राशि का कोई लक्ष्य निर्धारित नही किया गया है। कार्यान्वयन करने वाले बैंकों के माध्यम से प्रायोजक एजेंसियों से प्राप्ति योजनाओं के आधार पर मंजूरियां दी गई हैं ।

नाबार्ड ने हाल ही में उन गैर सरकारी संगठनों / स्वयंसेवी एजेंसियों को ऋण देने के लिए फ्रेंड्स आफ वोमेन्स वर्ल्ड बैंकिंग (एफ.डब्लू..डब्लू.बी.) को 10 लाख रुपए का एक मुश्त ऋण, महिलाओं के स्व-सहायता समूहों के वित्तपोषक के लिए उपलब्ध करवाया है ।

**Insurance claim of Sahara India Airlines**

7506. SHRI VIREN J. SHAH:
SHRI PRAMOD MAHAJAN:

Will the Minister of FINANCE be pleased to state:

(a) what are the details of the claim made by the Sahara India Airlines (SIA) on the National Insurance Company, following the crash of Boeing 737, operated by it, on 8th March, 1994, at the Indira Gandhi International Airport;

(b) what is the amount of compensation paid or agreed to be paid by the National Insurance Company as insurance cover to the Sahara India Airlines (SIA);

(c) what are the details of the claim and terms on which it has been finalised or to be finalised;

(d) how much amount has been paid to the person injured and to the heirs of each of the persons who lost their lives in

the crash by tne Insurance Company and to the International Airport Authority of India (IAAI) for the damage caused by the crash to its property; and

(e) whether it is a fact that dollar 350 million limit was provided to Sahara India Airlines by the National Insurane Company to cover all their claims and damages; if so, what are the details in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) The requisite information is at Statement (*See* below).

(b) to (d): (i) The National Insurance Co. has approved settlement of aircraft hull claim for US dollar 8.60 milion on total loss basis.

(ii) The death claim of Capt. Praveen Khurana has been settled at Rs 10 lacs in the third week of April, 1994 as per the terms of the relevant P.A. (Crew) policy.

(iii) All other claims for third party property damage and bodily injury|death are currently under process in the Company in consultation with their solicitors.

(e) The insurance policy issued to Sahara India Airlines covers the following:

(i) Hull cover for a total sum insured of US dollar 8.60 million;

(ii) the liabilities in respect of bodily injury|property damage|personal injury are covered under a combined single limit of Indian Rs. 3160 million.

**Statement**

**The Claims made by Sahara India Airlines following the crash of Boeing 737, operated by it, on 8th March, 1994**

(i) Loss of the Hull of the Aircraft:

(ii) Third Party Property Damage and bodily injury claims as under:

(a) For destruction of one IL-86 aircraft belonging to M|s Aeroflot including claims for loss of baggage and cargo already loaded on to the Aeroflot aircraft besides loss of turbine fuel.

(b) For total loss of catering van and supplies belonging to Oberoi catering services.

(c) The International Airports Authority of India for damage to Aerobridges and other property.

(d) For 5 deaths & 5 bodily injury cases, including that to employees of Aeroflot, Bharat Petroleum, Oberoi Catering services anud other persons.

(iii) Claims on behalf of death of the crew member viz. Capt. Praveen Khurana of the ill-fated Sahara India Airlines aircraft.

**Income Tax assesses and payees in the counrty**

7507. SHRI K. RAHMAN KHAN: Will the Minister of FINANCE be pleased to state

(a) the total number of income tax payees in the counrty, statewise;

(b) the total number of income tax assessees having taxable income of the lakh and above five lakhs and above and ten lakhs and above, state-wise;

(c) the total number of companies paying corporate tax; and

(d) the total amount of arrears of income tax and corporation tax as on 31st March, 1994?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) The total number of Income-tax payees who are borne on the registers of the Income-tax Department is as per Statement—I (See below).

(b) The total number of income-tax assessees having taxable income of one lakh and above, five lakhs and above

and ten lakhs and above are as per Statement-II, III and IV respectively. (See below).

(c) Total number of companies paying corporate tax is 98885.

(d) The total arrears as on 31st March, 1994 is Rs. 13360 crores. (provisional).

**Statement—I**

| S. No. | Name of the State/Region | No. of Income-tax assessees above taxable limit as on 31-3-93 |
|---|---|---|
| 1. | Gujarat | 6,80,671 |
| 2. | Karnataka | 4,06,754 |
| 3. | Madhya Pradesh | 2,36,287 |
| 4. | Maharashtra | 17,29,105 |
| 5. | West Bengal | 9,37,074 |
| 6. | Kerala | 1,56,704 |
| 7. | Delhi | 5,39,509 |
| 8. | Andhra Pradesh | 3,02,324 |
| 9. | Rajasthan | 3,00,662 |
| 10. | Uttar Pradesh | 5,82,700 |
| 11. | Tamil Nadu | 5,42,452 |
| 12. | Punjab and Himachal Pradesh and J&K | 4,22,187 |
| 13. | Haryana | 1,34,721 |
| 14. | Bihar | 2,69,699 |
| 15. | Orissa | 93,477 |
| 16. | North Eastern Region | 1,83,343 |
| | TOTAL : | 75,17,678 |

**Statement—II**

| S. No. | Name of the State/Region | Total No. of I.T. assessee having income of 1 lakh and above, as on 31-3-1993 |
|---|---|---|
| 1 | 2 | 3 |
| 1. | Gujarat | 1,29,306 |
| 2. | Karnataka | 26,715 |
| 3. | Madhya Pradesh | 9,550 |
| 4. | Maharashtra | 2,20,705 |

| 1 | 2 | 3 |
|---|---|---|
| 5. | West Bengal | 25,349 |
| 6. | Kerala | 17,257 |
| 7. | Delhi | 37,563 |
| 8. | Andhra Pradesh | 18,105 |
| 9. | Rajasthan | 5,256 |
| 10. | Uttar Pradesh | 23,316 |
| 11. | Tamil Nadu | 53,134 |
| 12. | Punjab and Himachal Pradesh and J&K | 18,559 |
| 13. | Haryana | 4,612 |
| 14. | Bihar | 2,813 |
| 15. | Orissa | 2,172 |
| 16. | North East Region | 4,076 |
| | TOTAL : | 5,04,491 |

Statement -III

| S. No. | Name of the State/Region | No. of IT Assessees income of 5 lakhs & above as on 31-3-1993 |
|---|---|---|
| 1. | Gujarat | 3,345 |
| 2. | Karnataka | 1,892 |
| 3. | Madhya Pradesh | 756 |
| 4. | Maharashtra | 18,554 |
| 5. | West Bengal | 2,752 |
| 6. | Kerala | 1,151 |
| 7. | Delhi | 4,504 |
| 8. | Andhra Pradesh | 1,605 |
| 9. | Rajasthan | 505 |
| 10. | Uttar Pradesh | 1,627 |
| 11. | Tamil Nadu | 15,717 |
| 12 | Punjab and Himachal Pradesh & J&K | 1,147 |
| 13. | Haryana | 235 |
| 14. | Bihar | 297 |
| 15. | Orissa | 241 |
| 16. | North Eastern Region | 212 |

Statement-IV

| S. No. | Name of the State/Region | No. of assessee having taxable income of ten lakhs and above for Assessment Year 1992-93 |
|---|---|---|
| 1. | Gujarat | 736 |
| 2. | Karnataka | 534 |
| 3. | Madhya Pradesh | 182 |
| 4. | Maharashtra | 4,800 |
| 5. | West Bengal | 818 |
| 6. | Kerala | 275 |
| 7. | Delhi | 1,521 |
| 8. | Andhra Pradesh | 261 |
| 9. | Rajasthan | 97 |
| 10. | Uttar Pradesh | 320 |
| 11. | Tamil Nadu | 999 |
| 12. | North, West Region (Punjab & Haryana & H.P. and J&K) | 271 |
| 13. | Patna Region (Bihar & Orissa and NER) | 226 |
| | TOTAL : | 11,100 |

**Grants by TDA of US for feasibility report on Auto wheel unit**

7508. SHRI B. K. HARIPRASAD: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the US Trade and Development Agency (TDA) has agreed to grant about a crore of rupees to an Indian company to conduct a feasibility study and prepare a project report for an export-oriented Aluminimum auto-wheel manufacturing unit in Karnataka; and

(b) if so, the details of the proposals and agreed time-frame for the submission of the report?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) and (b) US Trade and Development Agency have agreed to provide a grant of US $ 250,000 to RPG Industries Ltd. for preparing a feasibility study for their proposed joint venture project to be set up at Bangalore for manufacturing aluminium automotive wheels. The feasibility study will cover detailed technological evaluation, identification of suppliers of equipments and other relevant factors with a view to finalise a detailed project report. The US Embassy has informed that the study will be conducted by a US consultant and is likely to be completed within six months from its commencement.

**Pendency of tax assessments and mounting tax arrears**

7509. SHRI B. K. HARIPRASAD: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the Comptroller and Auditor General of India has voiced serious anxiety over tht rising pendency of tax assessments and mounting tax arrears;

(b) whether it is also a fact that the number of such pending cases has now exceeded 38 lakhs, involving tax arrears amounting to more than Rs. 9,400 crores; and

(c) if so, whether Government propose to set action plan targets either by simplification of procedures or deployment of adequate staff and also by putting a moratorium on disposal of such pending cases?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) The Report of the C and AG for the year 1992-93 has referred to the pending assessments and the increase in the arrears of demand.

(b) The no. of scrutiny assessments pending as on 31-3-93 was only 2.23 lakhs. The arrears as on 31.3.93 amounted to Rs. 9488.54 crores in 38,10,428 cases as stated in C and AG's Report for 1992-93.

(c) While there is no moratorium on disposal of pending cases, the Action Plan targets for the current financial year have been so designed as to ensure maximum possible disposal of pending assessments and liquidation of arrear demand with the existing manpower.

**Spiralling inflation**

7510. SHRI B. K. HARIPRASAD: Will the Minister of FINANCE be pleased to state:

(a) whether Government have taken cognizance of the double digit inflation still showing no signs of abating;

(b) whether Government agree with the study of the Centre for Monitoring Indian Economy that sharp increases in procurement prices of foodgrains like rice and wheat have contributed to the spiralling inflation; and

(c) whether Government would also examine the proposition contained in the study that a corresponding reduction in farm input subsidies would help balance the distortion?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) The Government is concerned about the present rate of inflation which has ranged from 10.25 per cent to 11.2 per cent in April-May. The latest inflation rate for the week ending 28 May, 1994 is 10.6 per cent.

(b) Increase in the Minimum support/procurement prices of foodgrains is only a partial cause for the recent uptrend in the inflation rate.

(c) The possibility of reduction in farm input subsidies is under constant review and it is the Govt.'s intention to restrict input subsidy expansion as far as possible.

**Cost of collecting direct taxes**

7511. DR. NAUNIHAL SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that tax arrears continue to mount, despite the action plan targets to reduce them;

(b) if so, what are the reasons therefor;

(c) what was the cost of collection of all direct taxes during 1992-93;

(d) what was its percentage to the total collection;

(e) whether this cost of collection shows a rising or downward trend; and

(f) what steps Government have taken to contain the problems mentioned above?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) Yes, Sir.

(b) The total outstanding tax demand consists of uncollected taxes in arrears of the past years as well as the uncollected part of the gross demand raised during the year. Since gross demand has been steadily rising over the years, the amount of arrears has also shown upward trend.

(c) The total expenditure incurred during 1992-93 in collecting the direct taxes was Rs 296.48 crores.

(d) The percentage to the total collection was 1.63.

(e) The cost of collection shows a downward trend.

(f) High priority is given to the work of reduction of arrear demand and appropriate administrative, legal and other measures are taken to reduce the same. In bigger cases dossiers are maintained and the position is reviewed regularly. Courts are also moved for expeditious hearing and vacation of stays wherever required. Coercive measures like attachment and sale of property, levy of penalty etc., are also taken by the Department in suitable cases for speedy recovery of arrear demand.

**Hut Insurance Scheme in rural areas of Bihar**

7512. SHRI S. S. AHLUWALIA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Hut Insurance Scheme for poor families in rural areas of Bihar is in operation;

(b) if so, what are the details thereof;

(c) whether Government are aware that the villagers in the State are not aware of such a scheme; and

(d) if so, what action Government propose to take to popularise the scheme in the State?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) Yes, Sir.

(b) The Scheme provides relief to poor families in rural areas when their huts and belongings are destroyed by fire. Poor families whose annual income does not exceed Rs. 4,800/- are covered under the Scheme. In the event of loss due to fire, the Insurance Company will pay to the insured an amount of Rs. 1,000/- for hut and Rs. 500/- for belongings in the hut destroyed by fire.

(c) and (d) The General Insurance Corporation of India and its four subsidiary companies have publicised the Scheme all over the country including Bihar through media like posters, banners, handbills, booklets, wall paintings, etc. Besides the above publicity measures, the regular District Level Consultative Committee Meeting are also held where representatives of Insurance Companies/State Governments/Police are present to discuss progress of the Scheme.

**Financial assistance to industrial units in backward areas of Tamil Nadu**

7513. SHRI S. AUSTIN: Will the Minister of FINANCE be pleased to state:

(a) the amount of financial assistance sanctioned by the financial institutions to industrial units located in backward areas of Tamil Nadu during the last three years and so far in the current year; and

(b) the amount actually disbursed to these units during the above period?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) and (b) The amount of financial assistance sanctioned and disbursed by the All-India Financial Institutions viz-Industrial Development Bank of India (IDBI) Industrial Finance Corporation of India Ltd. (IFCI) Industrial Credit and Investment Corporation of India Ltd. (ICICI) Small Industries Development Bank of India (SIDBI) and Industrial Reconstruction Bank of India (IRBI3 to backward areas in Tamil Nadu during 1990-91, 1991-92 and 1992-93 (latest available) was as under :—

(Rs. crores)

| | Sanctions | Disbursements |
|---|---|---|
| 1990-91 . . . | 434.8 | 265.8 |
| 1991-92 . . . | 651.1 | 319.4 |
| 1992-93 . . . | 355.1 | 34.3 |

**Investment by NANBARD in Tamil Nadu**

7514. SHRI S. AUSTIN: Will the Minister of FINANCE be pleased to state:

(a) the quantum of investment made in Tamil Nadu by the National Bank for Agriculture and Rural Development during the last three years; and

(b) the details of schemes launched by the above bank during the above period?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) National Bank for Agriculture and Rural Development (NABARD) has reported that it has disbursed refinance in Tamil Nadu under schematic lending covering vraious purposes, to the extent of Rs. 136.42 crores, Rs. 168.76 crores and Rs. 215.07 crores during 1991-92, 1992-93 and 1993-94 respectively. It has also sanctioned short-term credit limits for seasonal agricultural operations to the Tamil Nadu State Cooperative Bank to the tune of Rs. 200.60 crores, Rs. 220.90 crores and Rs. 253.05 crores, respectively, during the same period.

(b) The Schemes launched by NABARD during the above period are:

(i) Setting up of a cooperative development fund to provide development assistance for promoting rural non-farm sector;

(ii) Preparation of district potential linked credit plants for all the districts of Tamil Nadu;

(iii) Linking up of self-help groups with banks; and

(iv) Making available funds to major commercial banks for financing a high-tech projects from NABARDs venture capital fund.

**Cut in present inflation level**

7515. MISS SAROJ KHAPARDE: Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India has recently decided to take steps to cut the present inflation level by four per cent; and

(b) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) Yes, Sir.

(b) The monetary and credit policy announced by Reserve Bank of India on 14th May 1994 aims at reducing the inflation rate by about four per centage points. The policy stipulates a reduction in monetary growth from 17.8 per cent last year to 14-15 per cent this year. Measures taken to restrain monetary growth are:

(i) Cash Reserve Ratio of Banks to be raised in three steps to 15 per cent by August 1994. This may result in sterilization of Rs. 3700 crores.

(ii) Use of open market operations to offset increases in reserve money due to capital inflows and foreign exchange build up.

(iii) Selective Credit Control measures for agro raw materials:—increase in minimum margin and reduction in credit ceiling by 15 per cent on bank advances against stocks of kapas, cotton, vegetable oils/oilseeds and pulses, besides upward revision from 10 per cent to 25 per cent in concessional margin on bank advances against vegetable oilseeds and oils to Cooperative Societies.

**Revival of Indo-US sub-commission on trade and economy**

7516. MISS SAROJ KHAPARDE: Will the Minister of FINANCE be pleased to state:

(a) whether India and U.S. have recently signed an M.O.U. to revive the sub-commission on trade and economy;

(b) if so, the details thereof;

(c) whether the two countries have also agreed to set up the Indo-U.S. Business Partnership Initiative; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) to (d) The information is being collected and will be laid on the Table of the House.

**Disposal of cases of labour cooperative societies by BIFR**

7517. SHRI SATISH PRADHAN: Will the Minister of FINANCE be pleased to state:

(a) the number of applications received from labour cooperative societies and disposed of favourably by BIFR;

(b) the number of industries restarted after approval of BIFR;

(c) whether BIFR had approved restarting of Mafatlal Engineering Industry through labour cooperative; if so, what is its present status; and

(d) whether Government will issue directive to implement decisions of BIFR on time bound basis?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) and (b) Industrial companies which are sick have to make a reference to the Board for Industrial and Financial Reconstruction (BIFR) under Section 15 of the Sick Industrial Companies (Special Provisions) Act, 1985 (SICA). BIFR has reported that while formulating a scheme for revival of a Sick Industrial Company, they may consider proposals, if any, received from workers to form a cooperative to run the company. No 'application' as such is necessarily received from the workers. Further, the "Labour Cooperative Society" comes into existence alongwith the formulation/implementation of the revival scheme.

BIFR has further reported that it has so far sanctioned five cases of revival of Sick Industrial Companies through workers' cooperatives. Of these two cases are under implementation. The other three cases have not yet taken-off.

(c) The workers of M/s. Mafatlal Engineering Industries Ltd. had evinced interest to form a cooperative to run the company but no progress could be made in this regard. In February, 1993, BIFR formed a prima facie opinion that it was just and equitable that the company be wound-up and issued a show cause notice. However, proceedings before BIFR were stayed by the Bombay High Court in July, 1993.

(d) As per the provisions of SICA, a revival scheme sanctioned by BIFR is binding on all concerned. The Act also provides for penalty for violation of sanctioned schemes.

**Duty on coated paper**

7518. SHRI CHIMANBHAI MEHTA:
SHRI SARADA MOHANTY:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that paper coating industry is divided into three categories viz. exclusively paper coating units; base paper producing and coating units with unconventional raw materials having less than 33,000 PTA; bigger units using both unconventional raw materials and pulp;

(b) whether it is also a fact that exclusive paper coating units invest Rupees 4 crores in their plants, while mix units doing paper coating and producing base paper invest more than Rupees 20 crores and have much larger turn over compared to exclusive paper units;

(c) whether it is a fact that exclusive paper coating units which are smaller in size are imposed with 20 per cent excise and bigger units with 15 per cent and 10 per cent;

(d) if so, what are the reasons therefor;

(e) whether it is a fact that input cost of exclusive paper coating units is higher by around 15 per cent and yet they pay much higher excise;

(f) whether it is a fact that in such a situation exclusive paper coating units would not survive; and

(g) if so, what remedial steps Government propose to take in the matter?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) Broadly, the paper coating industry can be divided into the independent paper coating units and paper mills having facilities for making coated paper in the same factory. There can be further categorisations depending on the type of coating, raw material used, quantum of clearances, etc.

(b) There are no definite limits of investment in plants. Generally, the investment to be made by exclusive paper coating units would be lower as compared to paper mills making both paper and coating the same.

(c) and (d) Exclusive paper coating units and wood based integrated coating units, both attract 20 per cent excise duty. But exclusive paper coating units can avail lower duty of nil, 10 per cent or 15 per cent under the general SSI scheme. Unconventional raw material based integrated coating units attract 5 per cent, 10 per cent or 15 per cent excise duty depending, inter alia, on the percentage of unconventional raw material used and/or quantum of clearances in a financial year. This differential excise duty structure is necessitated by the broader policy of encouraging use of unconventional raw material in the manufacture of paper and paperboards under the latter schemes

(e) The input cost of any paper coating unit depends upon a number of factors including the excise duty on different inputs, other taxes, freight etc. These factors vary, inter alia, with the nature and sourcing of inputs, policies of State/Local Government, location of the units concerned, marketing pattern of input suppliers, etc. In view of these variable factors it is not possible to quantify the input cost differences between integrated coating units and exclusive coating units.

(f) and (g) Excise duty on coated paper is only one of the numerous factors involved in the survival of exclusive paper coated units. Further, the general SSI scheme is available on coated paper. Modvat credit of the full duty on inputs is also available. These benefits are considered adequate for the exclusive paper coating units.

**Tax Paying Population**

7519. SHRI CHIMANBHAI MEHTA:
SHRI ANANTRAY DEVSHANKER DAVE:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that tax paying population is one per cent in India;

(b) whether it is also a fact that in Nigeria tax paying population is ten per cent and in other developing countries it is higher than India.

(c) whether it is a fact that in developed countries, the tax paying population is around 50 per cent; and

(d) what are the plans of Government to expand tax base?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) The number of individual taxpayers in India is less than one per cent of the total population.

(b) and (c) The tax paying population in other developing countries is higher than that of India. In Nigeria, it is indicated as less than 10 per cent of the total population. In developed countries the tax paying population varies from country to country but is substantially much higher than India and in some countries it is more than 50 per cent.

(d) In order to expand the tax base, a simple presumptive scheme of taxation for the taxpayers in the unorganised sector is under implementation for the past two years. A new estimated income scheme has been introduced for contractors and truck owners, in the Finance Act of 1994. Procedures have been simplified for promoting voluntary compliance. A single sheet return of income has been introduced for taxpayers having taxable income not exceeding Rs. 1,20,000 from sources other than business or profession.

**Euro issue bonds**

7520. SHRIMATI RENUKA CHOWDHURY: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government have imposed certain restrictions on Euro-issue bonds;

(b) if so, the reasons therefor and what are the implications thereof;

(c) whether it is a fact that Euro bonds were misused for financing activities other than specified by the companies for speculative and for higher interest investments or debt clearance;

(d) whether such activities contributed to inflation;

(e) what is foreign exchange earning through issues so far and expected income in the current year; and

(f) whether it is a fact that Euro issue bonds earnings are cheaper compared to high interest rates in India?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) and (b) Yes Sir, on a review of the working of the scheme for issue of Foreign Currency Convertible Bonds (FCCBs) and Ordinary shares through Global Depository Reecipts (GDRs) Mechanism, Government have issued further guidelines on 11.5.94 for Euro issues to be made by Indian companies. Revised guidelines have been framed taking into consideration factors governing macro economic management.

(c) and (d) While no instance of misuse of Euro issue funds for speculative investments by Companies have been brought to the specific notice of the Government, prepayment of high cost foreign currency loans by Indian companies are one of the end uses permissible under the fresh guidelines for Euro issues. This would help the companies to restructure their finances and in itself would not contribute to inflation.

(e) Upto 31st March 1994 Indian companies raised in aggregate an amount of about US $ 275 Million through issue of FCCs/GDRs. It is expected that the foreign investors would continue to evince good interest in investing in India in the current financial year also.

(f) With the relative stability of the external value of the Indian Rupee, Euro issues would help Indian companies to raise resources at a lesser cost.

**Recommendations of Kaldate Panel on customers services in Banks**

7521. SHRI SURESH PACHOURI: Will the Minister of FINANCE be pleased to state:

(a) whether public sector banks will have to modernise their services and improve customer services to face the stiff competition from foreign banks in the matter of customer services;

(b) whether the Kaldate Panel had observed in 1991 that implementation of the recommendations of customer services in banks had been tardy and have failed to provide quick and efficient services to their customers;

(c) if so, what were the recommendations of the Kaldate Panel and by when

their implementation will be seriously undertaken?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) to (c) Reserve Bank of India (RBI) had set up a Committee on Customer Service in Banks under the Chairmanship of Shri M. N. Goiporia, tht then chairman State Bank of India to go into the various aspects of Customer Service in banks and make suitable recommendations for improvement. This Committee has made a number of recommendations. One of the recommendations relates to modernisation of banks. In so far as modernisation in the working of Banks and improvement in Customer Service is concerned as on 31-12-93, public sector banks had partially|fully computerised 41 branches. In addition, public sector banks have prepared plans for total computerisation of 400 branches during the next 2|3 Years, Committee on Government Assurances, Rajya Sabha under the Chairmanship of Dr. Bapu Kaldate have presented their 40th Report to the Rajya Sabha on 13th May, 1994 wherein the Committee has made certain observations|recommenrations. Brief summary of these observations/recommendations is at staement. (see beow). Ihese recommendations are being examined by Government in consultation with RBI.

**Statement**

**Brief summary of the observation| recommendation of the Committee on Government Assurances for the implementation of the Goiporia Committee recommendations on customer services**

1. The Committee on Government Assurances after having discussed the matter with managements of the Indian and Foreign Banks and after scrutinising the Voluminous documents relating to implementation of the recommendaton of the Goiporia Committee report in the banks has come to the conclusion that huge gap exists between theory and practice in implementation of the recommendations of the Goiporia Committee on customer services.

2. Despite the instructions issued by RBI to the banks advising them to initiate suitable action in respect of 65 recommendations of the Goiporia Committee the managements of the banks have not taken proper initiative and interest in implementation of the recommendations except issuing circular directing their respective branches to implement the recommendations. The Committee is pained to observe here that neither the RBI nor the managements of the banks have taken it seriously to implement the recommendations.

3. The managements of the banks had after having recieved the instructions from the RBI issued circular to its respective banks for the implementation of the recommendations of the Goiporia Committee but have not developed any mechanism to receive the feed-back to ensure the proper implementtaion of the reocmmendations by the concerned banks at the respective managements level.

4. Government should issue direction to the managements of the bank to get the report from all the regional banks with regard to the implementation of the recommendation of the Goiporia Committee on 1/2 yearly basis.

5. The Committee is constrained to note that a simple recommendation on wearing of identify badges by employees which can be implemented with very little effort is yet to be implemented by many banks. Further the recommendation on periodic change of department and allocation of jobs carrying higher responsibilities is not being implemented satisfactorily in letter and spirit. Banks are yet to devise a satisfactory training programme to bring about positive attitudinal changes compatible to customer ori-

entation. The Committee desires that Gelporia Committee recommendations contained in para 3.54 to 3.58 on proper training of bank employees be fully implemented without further delay so as to improve the customer services.

6. The Committee also desires that banks should evolve a suitable system of rewards/recognition so that the employees with casual and indifferent approach towards their customer are put into a disadvantageous position. The employees of the bank should be rated by the level of customer satisfaction provided by them due to their prompt and efficient work and such employees should be rewarded through various incentives.

7. The Committee is of the opinion that the customer service is an ongoing process and it should be periodically upgraded through innovation.

8. The Committee is of the view that at present the Public Sector Banks are facing uneven competition with Foreign Banks as they have to fulfil certain social obligation and have to provide services in rural, farflung and other backward areas which are uneconomical. They have to mobilise resources and provide financial assistance to the weaker section of the society. In this regard they cannot be equated with foreign banks in the matter of providing customer services of that level. Presently, the Committee feels that in order to face the stiff competition in this regard the public sector banks will have to modernise their working and improve their customer services.

9. Committee also noticed that the present security arrangements in the various banks are not adequate and proper particularly in the North Eastern areas where many branches of the banks have to be closed down due to this reason. The Committee is of the opinion that banks may be provided with proper security with modern equipment and trained staff. Apart from this some sort of banking security service may be evolved to provide necessary security to the banks operating in remote and far flung areas of North Eastern region.

10. The Committee is of the opinion that the introduction of single window concept in the Banks for issuance of drafts and bankers cheques/pay orders is one of the most important segments of the customer service. The Committee, therefore, impresses upon the Reserve Bank of India to draw a strategy in consultation with the Indian Banks' Association for the implementation of this recommendation on the top priority basis.

11. The Committee also noticed that none of the Nationalised Banks have extended the facilities of "password" to their customers. The Committee feels that the Banks should try to provide such facilities to their customers on an experimental basis in their respective branches where total automation is being implemented.

12. The Committee feels that there is a wide difference in implementation of various recommendations by different banks. While some banks have successfully implemented the same recommendations on customer services whereas others are finding it difficult to implement. The Committee, therefore recommends that experience gained by those banks who have implemented these recommendations should be further utilised in implementing the same by those banks who are yet to implement through proper interaction among the banks.

13. The Committee recommends that the recommendations pertaining to the pay telephones for the use of the customers in large branches during the business hours need not to be implemented as security risk is involved therein.

14. The Committee during its visit to the Foreign Banks have also noticed wide gap between the work culture in the foreign banks vis-a-vis Indian Banks. The Committee feels that the nationalised banks should introduce computerisation in banks which are functioning in

the metrocities so that quick and efficient services comparable to the private and foreign banks can be provided to its customers. Bank's should try to impart "in House training" for the employees in the process of modernisation including computerisation.

15. The Committee during its visit noticed that some of the managements o the banks are organising social functions like promotion of national integration and communal harmony, family planning, literacy programme and adult education etc. Such programmes not only attract more customers in the banks but also render valuable service to the customers. The Committee therefore feels that the Government should encourage the banking industry to undertake such social activities.

16. The Committee is of the opinion that publicity policy related to each banks needs in general should be left to the individual banks discretions and the Indian Banks' Association should take up only such campaigns which are required to be taken up on banking industry level

17. The Committee recommends that the Customer Oriented Training Programmes should be organised by the banks for its employees so that they are made aware of the customers needs

18. The Committee is of the opinion that the banks should encourage "think tanks" at the higher levels in the banks to evolve innovative schemes to attract more deposits and also to upgrade their customer services.

19 The Ministry of Finance should issue necessary instructions to the RBI and different managements of the Indian and Foreign Banks in the light of the Committee on Government Assurances recommendations/directions to take necessary steps for the proper and successful implementation and furnish the action taken notes thereon for consideration of the committee.

**Cases of sick PSUs pending before BIFR**

7522. SHRI GHUFRAN AZAM: Will the Minister of FINANCE be pleased to state:

(a) whether cases pending before Board fo. Industrial and Financial Reconstruction (BIFR), about sick Public Sector Undertakings have been awaiting certain signals from Government;

(b) whether due to delay in getting proper rehabilitation schemes approved by Government and BIFR decisions about these Public Sector Undertakings are getting further delayed;

(c) whether situation in those PSUs is further deteriorating as far as operation and business of these units are concerned and

(d) if so, the details thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V CHANDRASHEKHAR MURTHY): (a) to (d) Under Section 15 of the Sick Industrial Companies (Special Provisions) Act, 1985 (SICA), it is obligatory for Sick Industrial Companies to make a reference to the Board for Industrial and Financial Reconstruction (BIFR). As per the provisions of SICA, the BIFR has to explore different alternatives for revival of a sick industrial company before forming an opinion that it is just and equitable that the company be wound-up BIFR has also to give a reasonable opportunity to all concerned, including the Administrative Ministry and the sick company, to be heard. Any request received for grant of further time has also to be considered by BIFR. Further, in the case of some sick Public Sector Undertakings, BIFR has on request granted time to the Administrative Ministry/company concerned to give their final views on issues like induction of additional funds and allied matters, which are essential to

reach a final decision as to revival or, in the alternative, closure. Proceedings before BIFR have also been stayed by the Calcutta High Court in respect of five cases.

**Stripping of air hostesses by customs officials at Calicut**

7323. SHRI GHUFRAN AZAM: Will the Minister of FINANCE be pleased to state:

(a) whether the Customs Officials at Calicut Airport had recently stripped five air hostesses;

(b) if so, whether several trade unions have urged Government to probe the incident;

(c) if so, the details thereof:

(d) whether any action has been initiated by Government against the Customs officials posted there;

(e) if so, the details thereof; and

(f) the steps Government propose to take to avoid recurrence of such incidents?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) No, Sir.

(b) and (c) INTUC, CITU, AITUC, BMS and HMS have urged a high level probe into the alleged incident of stripping and stringent action against the officials involved.

(d) and (e) The Principal Collector of Customs and Central Excise, Madras has conducted an inquiry into the said incident. His findings, based on his discussion/enquiry with some of the persons who were present at the time of incident, indicate that the press reports and allegations of 'stripping' and harassment by customs officials are not true. The air hostesses were subject to a routing frisking by the customs officials in the normal course of discharge of their functions.

(f) In view of answer to (d) and (e) above, no specific steps need to be taken.

**Private sector participation in banking and insurance**

7324. SHRI SANJAY DALMIA: Will the Minister of FINANCE be pleased to state: what are the norms prescribed by Government for private sector participation in banking and insurance sectors?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): Reserve Bank of India have laid down guidelines for entry of the private sector into banking industry, which inter-alia provide that minimum paid-up capital for a new bank should be Rs. 100 crores.

A copy of the RBI's guidelines is attached as Statement (*See* below)

The Government have not laid down any norms for private sector participation in the insurance industry.

**Statement**

**Guidelines on entry of new private sector banks**

(a) Such a bank shall be registered as a public limited company under the Companies Act, 1956.

(b) The RBI may, on merits grant a licence under the Banking Regulation Act, 1949 for such a bank. The bank may also be included in the Second Schedule of the Reserve Bank of India Act, 1934 at the appropriate time. The decision of the RBI in these matters shall be final.

(c) The bank will be governed by the provisions of the Banking Regulation Act, 1949 in regard to its authorised, subscribed and paid-up capital. The minimum paid-up capital for such a bank shall be Rs. 100 crores. The promoters' contribution for such a bank shall be determined by the RBI and will also be subject to other applicable regulations.

(d) The shares of the bank should be listed on stock exchanges.

(e) To avoid concentration of the headquarters of new banks in metropolitan cities and other overbanked areas, while granting a licence preference may be given to those the headquarters of which are proposed to be located in a centre which does not have the htadquarters of any other bank.

(f) Voting rights of an individual shareholder shall be governed by the ceiling of 10 per cent of the total voting rights as stipulated by Section 12(3) of the Banking Regulation Act. However, exemption from this ceiling may be granted under Section 53 of the said Act, to public financial institutions.

(g) The new bank shall not be allowed to have as a director any person who is a director of any other banking company, or of companies which among themselves are entitled to exercise voting rights in excess of twenty percent of the total voting rights of all the shareholders of the banking company, as laid down in the Banking Regulation Act, 1949.

(h) The bank will be governed by the provisions of the Reserve Bank of India Act, 1934, the Banking Regulation Act, 1949 and other relevant statutes, in regard to its management set up liquidity requirements and the scope of its activities. The directives, instructions, guidelines and advices given by the RBI, shall be applicable to such a bank as in the case of other banks. It would be ensured that a new bank would concentrate on core banking activities initially.

(i) Such a bank shall be subject to prudential norms in respect of banking operations accounting policies and other policies as are laid down by RBI. The bank will have to achieve capital adequacy of 8 per cent of the risk weighted assets from the very beginning. Similarly, norms for income recognition, asset classification, and provisioning will also be applicable to it from the beginning. So will be the single borrower and group borrowers exposure limits that will be in force from time to time.

(j) The bank shall have to observe priority sector lending targets as applicable to other domestic banks. However, in recognition of the fact that new entrants may require some time to lend to all categories of the priority sector, some modification in the composition of the priority sector lending may be considered by the RBI for an initial period of three years.

(k) Such a bank will also have to comply with such directions of the RBI as are applicable to existing banks in the matter of all export credit. As a facilitation of this it may be issued an authorised dealers licence to deal in foreign exchange, when applied for.

(l) A new bank shall not be allowed to set up a subsidiary or mutual fund for at least three years after its establishment The holding of such a bank in the equity of other companies shall be governed by the existing provisions applicable to other banks viz.:—

(i) 30 per cent of the bank's or the invitee company's capital funds, whichever is less ,as set out under the Banking Regulation Act, 1949; and

(ii) 1.5 per cent of the bank's incremental deposits during a year as per RBI guidelines.

Tht aggregate of such investments in the subsidiardies and Mutual Fund (if and when set up) and portfolio investments in other companies shall not exceed 20 percent of the Bank's own paid-up capital and reserves.

(m) In regard to branch opening, it shall be governed by the existing policy that banks are free to open branches at various centres including urban|metropolitan centres without the prior approval of the RBI once they satisfy the capital adequacy and prudential accounting norms However, to avoid over-concentration of their branches in metropolitan areas and

cities, a new bank will be required to **open rural nad semi-urban branches also** as may be laid down by RBI.

(n) Such a bank shall have to lay down its loan policy within the overall policy guidelines of RBI. While, doing so, it shall specifically provide prudential norms covering related party transactions.

(o) Such a bank shall make full use of modern infrastructural facilities in office equipments, computer, telecommunications etc. in order to provide good customer service. The bank should have a **high powered customer grievances cell to** handle customer complaints.

(p) Such other conditions as RBI may prescribe from time to time.

**Losses of overseas branches of Indian Banks**

7525. SHRI RAJUBHAI A. PARMAR: Will the Minister of FINANCE be pleased to state:

(a) whether a number of branches of Indian banks have been set up abroad:

(b) if so, the total number and details of foreign branches of Indian banks and how many and which of them are incurring losses, indicating the accumulated losses so far suffered by each; and

(c) what are the reasons for the losses and what steps have been taken and are being taken to revive to these bank branches?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY:. (a) and (b) Reserve Bank of India has reported that 103 overseas branches of Indian Banks were functioning as on 1st January, 1994, Details are given in the statement (*See* below) Reserve Bank of India has further reported that 24 overseas branches had accumulated losses of **US dollar 342 933 millions as n 31-3-93.**

(c) Some of the main reasons for accumulated losses of foreign branches of Indian Banks are given as under:—

(i) Sovereign debt incurred through non-re payment of loans given to certain countries.

(ii) Foreign currency loans given to project exporters as a part of projects in Iraq and Libya;

(iii) Higher provisions by banks on real estate loans due to fall in prices in UK & USA.

RBI has reported that concerned banks have fully provided for those accumulated losses as well as for problem credits as per requirements of regulatory authorities. In order to improve performance of their overseas branches the Nationalised Banks have been taking appropriate steps such as improved assets management, reduction of non-performing loans and economising operational expenditure.

**Statement**

*Country-wise branches of Indian banks as on 1st January, 1994*

| Name of the country | State Bank of India | Bank of India | Bank of Baroda | Indian Bank | Indian Overseas Bank | UCO Bank | Canara Bank | Syndicate Bank | Bharat Overseas Bank | Total |
|---|---|---|---|---|---|---|---|---|---|---|
| Sri Lanka | 2 | .. | .. | 2 | 2 | .. | .. | .. | .. | 6 |
| United Kingdom | 4 | 9 | 10 | .. | .. | 2 | 1 | 1 | .. | 27 |
| United States of America | 5 | 2 | 1 | .. | .. | .. | .. | .. | .. | 8 |
| Japan | 2 | 2 | .. | .. | .. | .. | .. | .. | .. | 4 |
| Maldive Islands | 1 | .. | .. | .. | .. | .. | .. | .. | .. | 1 |
| West Germany | 1 | .. | .. | .. | .. | .. | .. | .. | .. | 1 |
| Bangladesh | 1 | .. | .. | .. | .. | .. | .. | .. | .. | 1 |
| Bahama Islands | 1 | .. | 1 | .. | .. | .. | .. | .. | .. | 2 |
| Bahrain | 1 | .. | .. | .. | .. | .. | .. | .. | .. | 1 |
| Belgium | 1 | .. | 1 | .. | .. | .. | .. | .. | .. | 2 |
| Singapore | 1 | .. | .. | 1 | 1 | 3 | .. | .. | .. | 7 |
| Hongkong | 1 | 2 | .. | .. | 2 | 2 | .. | .. | .. | 7 |
| Cayman Islands | .. | 1 | .. | .. | .. | .. | .. | .. | .. | 1 |
| Panama | 1 | .. | .. | .. | .. | .. | .. | .. | .. | 1 |
| France | 1 | 1 | .. | .. | .. | .. | .. | .. | .. | 2 |

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
|---|---|---|---|---|---|---|---|---|---|---|
| Channel Islands | .. | 1 | .. | .. | .. | .. | .. | .. | .. | 1 |
| Fiji Islands | .. | .. | 9 | .. | .. | .. | .. | .. | .. | 9 |
| Guyana | .. | .. | 1 | .. | .. | .. | .. | .. | .. | 1 |
| Kenya | .. | 2 | .. | .. | .. | .. | .. | .. | .. | 2 |
| Mauritius | .. | .. | 7 | .. | .. | .. | .. | .. | .. | 7 |
| U.A.E. | .. | .. | 6 | .. | .. | .. | .. | .. | .. | 6 |
| Seychelles | .. | .. | 1 | .. | .. | .. | .. | .. | .. | 1 |
| South Korea | .. | .. | .. | .. | 1 | .. | .. | .. | .. | 1 |
| Thailand | .. | .. | .. | .. | .. | . | .. | .. | 1 | 1 |
| Oman | .. | .. | 3 | .. | .. | .. | .. | .. | .. | 3 |
| TOTAL | 23 | 21 | 40 | 3 | 6 | 7 | 1 | 1 | 1 | 103 |

**Setting up of UTI Bank in Gujarat**

7526. SHRI RAJUBHAI A. PARMAR: Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India, Ahmedabad has issued licence for launching of the first major private sector bank, namely the UTI Bank;

(b) whether one of the main considerations for licensing of this bank was the investment climate in Gujarat in general and the Bharuch-Vapi belt in South Gujarat in particular where industrial investment during the past three years has been unprecedented and with Hazira alone accounting for Rupees 10,000 crores;

(c) whether the head office of the UTI banks has not been set up in Ahmedabad or other suitable place in Gujarat, but has been set up in Bombay; and

(d) if so, on what consideration Gujarat has been denied the location advantages with the setting up of a headquarter of a bank in a State?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) Reserve Bank of India has issued a licence to UTI Bank Ltd., a private sector bank to commence banking business;

(b) The licence has been issued as UTI Bank Ltd., fulfilled the norms laid down in the guidelines regarding the entry of new private sector banks issued by the Reserve Bank of India on January 22, 1993 and also the conditions stipulated by the Reserve Bank of India.

(c) and (d) UTI Bank Ltd. has been registered under the Companies Act, 1956 in the State of Gujarat and its registered office is located at Ahmedabad. The only branch of the Bank so far is also located at Ahmedabad.

**Allotment of Low Priced Shares to Promoters**

7527. SHRI SHANKAR DAYAL SINGH:
SHRI P. UPENDRA:
SHRI G. G. SWELL:
SHRIMATI RENUKA CHOWDHURY:
SHRI SARADA MOHANTY:
SHRI ANANTRAY DEVSHANKER DAVE:

Will the Minister of FINANCE be pleased to state:

(a) whether Government are considering or have decided to curb low priced right shares being allotted to promoters under the plea to allow them to continue, their hold on their companies;

(b) if so, the reasons thereof and what are the implications of such a proposition;

(c) whether developed countries permit low priced rights shares to promoters of the companies;

(d) whether it is a fact that litigations are going on in courts against issuance of low priced right shares to promoters;

(e) if so, the details thereof; and

(f) whether Government have responded to it and if so, in what manner?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) to (f) The information is being collected and will be laid on the Table of House.

**Policy changes suggested by the US Businessmen for India**

7528. SHRI P. UPENDRA; Will the Minister of FINANCE be pleased to state:

(a) whether the prospects of US investment in India have improved substanti-

ally following the Prime Minister's recent visit to that country;

(b) whether the US businessmen and administrators have suggested policy changes so as to encourage direct US investment in the country's infrastructural sectors; and

(c) if so, what is the reaction of Government to the same?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) to (c) As a result of positive impression by the PM on US businessmen, the prospects of US investment in India have improved. American business leaders explained the business activities their companies already have in India and informed that they were planning to invest in India even further. Suggestions for policy changes are taken into account as and when policy reviews are undertaken.

**Revision of pay scale of HSCL**

7529. SHRI GAYA SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the 3rd and 4th Pay Commission established by the Union Government had directed and revised the pay scales of public sector undertakings like HSCL;

(b) whether the fifth Pay Commission is also going to revise the wages of Public Sector Undertakings like H. S. C. etc.; and

(c) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) and (b) No, Sir.

(c) Does not arise.

**Bank fraud by NRI**

7530. SHRI VIRENDRA KATARIA: Will the Minister of FINANCE be pleased to state:

(a) whether Government's attention has been drawn to the news item which appeared in the Times of India of May 16, 1994 under the caption, 'NRI held for Rs .60 crore bank fraud';

(b) if so, what are the facts and details in this regard;

(c) whether any enquiry has been conducted in the matter; if so, with what result;

(d) how many such cases of fraud have been detected during each of the last three years in respect of the Public Sector Banks, in how many cases enquiries were conducted and what action has been taken against the persons involved; and

(e) what remedial steps Government have taken or propose to take to obviate recurence of such case in future?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SNRI M. V. CHANDRASHEKHAR MURTHY): (a) Yes, Sir.

(b) and (c) State Bank of India (SBI) had reported that a cheque of Rs. 60 crores drawn on Andhra Bank by M/s. Bharat Dynamics Ltd. (BDL) in favour of SBI Green Park Extension, New Delhi branch for investment in term deposits was received through an officer of the branch. The proceeds of the cheque were credited to a current account opened in the name of M|s. Jaydees International and 3 Special Term Deposit Receipts (STDRs) for Rs. 20 crores each favouring the said firm were also issued by the branch. Subsequently, the firm reduested. *inter-alia*, for a loan of Rs. 15 crores against one of the STDRs and another STDR for Rs. 2,67,80,000/- in favour of BDL. In view of the large amount involved, the matter was referred by the branch to the controlling office which alerted the branch to verify the genuineness of the transaction and the bonafides of the account holder. In the meanwhile, an officer of M|s. Bharat Dynamics Ltd. contacted the branch for collecting the STDRs favouring the undertaking for

issue of which it had issued the cheque of Rs. 60 crores. This brought the fraud to light. The bank has not suffered any loss. The bank has lodged an FIR with Delhi Police and the officer concerned in the branch has been arrested by the police and has also been placed under suspension by the bank.

(d) and (e) The information readily available relating to the total number of frands reported by public sector banks to Reserve Bank of India (RBI) during 1991, 1992 and 1993 (upto September) and action taken in respect of the employees convicted is given below :—

| | | 1991 | 1992 | 1993 |
|---|---|---|---|---|
| (i) | No. of frauds . . . . . | 1559 | 1717 | 612 (upto September 1993) |
| (ii) | No. of employees convicted . . . | 82 | 51 | 21 (upto June 1993) |
| (iii) | No. of employees given major/minor penalties . . . . . | 829 | 849 | 399 (upto June 1993) |
| (iv) | No. of employees out of (iii) above dismissed discharged/removed . . . . | 289 | 275 | 141 (upto June 1993) |

(data provisional)

The public sector banks at the instance of Government and RBI have taken several steps from time to time for prevention and prompt detection of frauds. These steps include issuing of comprehensive guidelines by RBI for strengthening the control mechanism in banks review of fraud cases on a continual basis by RBI, setting up of a Special Investigation Cell in RBI, proper training of operational personnel, etc. The banks have also been impressed upon to clear the arrears in balancing of books and reconcilation of inter-branch and other accounts on a continuous basis so as to prevent frauds in these areas. RBI also monitors the progress made by the banks in implementation of various accepted recommendations of the Ghosh Committee which enquired into various aspects relating to frauds and malpractices in banks.

**NABARD Plan to Generate Employment**

7531. SHRI SUSHIL KUMAR SAMBHAJIRAO SHINDE:

SHRI RAJUBHAI A. PARMAR:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the National Bank of Agriculture and Rural Development has a plan to generate massive employment opportunities to the tune of 30 million jobs by the turn of the century;

(b) if so, the details thereof indicating the total contemplated investment therein; and

(c) the progress made by NABARD during the past two years, and the amount of investment made therein?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) to (c) The National Bank for Agriculture ad Rural Developmet (NABARD) has been financing, promoting and developing farm and non-farm activities particularly in rural areas. Several refinance and promotional schemes have been evolved for supporting Rural Non-Farm Sector (NFS). Although development of rural NFS helps in employment generation, NABARD has not fixed any definite target in terms of creation of employment opportunities in its refinance and promotional schemes. However, annual refinance targets are fixed for lending under production investment credit etc. Total refinance provided by NABARD since inception aggregated Rs. 15951 crores with an average annual growth at the rate of 23.6 per cent. It jumped from Rs. 703 crores in 1982-83 to Rs. 2359

crores in 1992-93. Current position is as under :—

(Rs. in crores)

| Year | NABARD Refinance |
|---|---|
| 1992-93 . . . . . | 2359 |
| 1993-94 . . . . . | 2745 |
| 1994-95 (Allocation . . | 2850 |

There has been a quantum jump in refinance support for short-term (Seasonal) Agricultural Operations) from Rs. 1347 crores (1982-83) to Rs. 3701 crores (1992-93). The current position of credit limits for SAO is as under:—

| Year | State Coop. Bank: | Regional Rural Banks | Total |
|---|---|---|---|
| 1993-94 (upto 31-12-93) | 3260 | 373 | 3633 |
| 1994-95 (Estimated) . | 32.00 | 400 | 4200 |

**Closing of Bank branches in Hong Kong Kong**

7532. SHRI VIRENDRA KATARIA: Will the Minister of FINANCE be pleased to state:

(a) whether Government have decided to close down some branches of nationalised banks in Hong Kong immediately in a move to rid them of their loss making branches; and

(b) if so, what are the details in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) and (b) Reserve Bank of India has reported that after considering the recommendations of a team deputed by it to look into the viability of branches in Hong Kong, it has been decided to restructure the branch network of Indian banks in Hong Kong during 1994-95, RBI has accordingly advised the banks to close 3 out of 7 branches functioning in that country.

**Final Payment of G P F to Former Employees of D O E**

7533. SHRI PASUMPON THA KIRUTTINAN: Will the Minister of FINANCE be pleased to state:

(a) what are the details of cases for final payment of General Provident Fund account pending in the Department of Expenditure;

(b) Whether Government have received any requests for clearance of GPF final payment cases pertaining to the former employees of the Department of Expenditure;

(c) if so, since when these cases have been pending and the reasons for the delay in clearing the same; and

(d) what steps are being taken for early disposal of these cases?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) to (d) All applications received upto 31st May, 1994 for final payment of accumulations in the General Provident Fund from former employees of the Department of Expenditure have been cleared.

**Central Approval for reliefs in Sales Tax in Delhi**

7534. SHRI SUSHIL KUMAR SAMBHAJIRAO SHINDE:
SHRIMATI VEENA VERMA:
SHRI RAJNI RANJAN SAHU:

Will the Minister of FINANCE be pleased to state:

(a) whether the Government of National Capital Teritory of Delhi has sought Central Government's approval for a number of reliefs in Sales Tax on certain items;

(b) if so, the details of the reliefs sought and granted; and

(c) what steps have been and are being taken to ensure that the reliefs are not grabbed by the whole salers and retailers and are passed on to the consumers, giving details of net retail prices of each item before and after grant of reliefs?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) Yes, Sir.

(b) and (c) The details are being collected.

**महिला संगठनों को ऋण देना बन्द किया जाना**

7535. **श्रीमती आनन्दीबेन जेठाभाई पटेल :**

क्या वित्त मंत्री यह बताने की कृपा करेंगे :

(क) क्या सरकार ने गृह उद्योग चलाने के लिए महिला संगठनों/बेरोजगार महिलाओं को राष्ट्रीयकृत बैंकों द्वारा ऋण दिया जाना बन्द कर दिया है ;

(ख) यदि हां, तो इसके क्या कारण हैं ; और

(ग) पिछले तीन वर्षों के दौरान गुजरात राज्य में कितने महिला संगठनों/बेरोजगार महिलाओं को गृह उद्योग चलाने के लिए कितनी राशि के ऋण दिये गये और उनका जिलेवार ब्यौरा क्या है ?

**वित्त मंत्रालय में राज्य मंत्री (श्री एम. वी. चन्द्रशेखर मूर्ति)** : (क) जी, नहीं । बैंक सभी अर्थक्षम परियोजनाओं के लिए, महिला हिताधिकारियों को ऋण प्रदान करते हैं ;

(ख) प्रश्न ही नहीं उठता ।

(ग) गुजरात राज्य में राज्य स्तरीय बैंकर्स समिति के प्रायोजक बैंक, देना बैंक ने सूचित किया है कि पिछले तीन वर्षों के दौरान गुजरात राज्य में बैंकों द्वारा महिला हिताधिकारियों को दिया गया ऋण निम्नलिखित है :-

(करोड़, रुपए)

| की स्थिति | खातों की संख्या | राशि |
|---|---|---|
| 31-3-92 | 39587 | 16.42 |
| 31-3-93 | 28663 | 16.69 |
| 31-12-93 (नवीनतम उपलब्ध) | 28610 | 14.94 |

ऐसे ऋणों से संबंधित सूचना तथा घरों में चलने वाले उद्योगों से संबंधित पृथक जिलेवार सूचना उपलब्ध नहीं है ।

**बिहार में रोजगार योजनाएं**

7536. **श्री कामेश्वर पासवान :** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) लघु उद्योग में शिक्षित शहरी युवकों को रोजगार उपलब्ध कराने के लिए प्रारंभ की गई रोजगार योजना के अधीन बिहार में कितने आवेदन पत्र प्राप्त हुए हैं और उनमें से कितने आवेदनों का चयन ऋण देने के लिए किया गया है और उन्हें ऐसे ऋणों के जारी किये जाने के लिए बैंकों को भेजा गया था और उन आवेदकों की संख्या कितनी है जिन्हें 30 अप्रैल, 1994 तक बैंकों द्वारा ऋण दिये गये हैं ;

(ख) क्या यह सच है कि केन्द्र द्वारा प्रारंभ की गई इस योजना के तहत बेरोजगार युवकों द्वारा अपेक्षित सभी औपचारिकताओं को पूरा कर लेने के बावजूद बैंकों द्वारा उन्हें ऋण देने से इंकार कर दिया जाता है और बिना कोई उपयुक्त कारण बताये आवेदन पत्र वापस कर दिये जाते; हैं और

(ग) यदि हां, तो क्या इस संबंध में बैंकों को कोई दिशानिर्देश जारी करने का कोई प्रस्ताव सरकार के पास है?

**वित्त मंत्रालय में राज्य मंत्री (श्री एम. वी. चन्द्रशेखर मूर्ति)** :(क) संभवत: माननीय सदस्य का आशय 2 अक्तूबर, 1993 को शुरू की गई शिक्षित बेरोजगार युवकों के लिए प्रधान मंत्री की रोजगार योजना से है जो वर्ष 1993–94 के दौरान देश के केवल शहरी क्षेत्रों पर लागू की गई थी। 1993–94 के दौरान भारतीय रिजर्व बैंक द्वारा उपलब्ध कराई गई सूचना के अनुसार बिहार के जिला उद्योग केन्द्रों में 23779 आदवेन पत्र प्राप्त हुए थे उनमें से 5667 आवेदन पत्र बैंकों के पास भजे गए थे और बैंकों ने 1892 ( अनंतिम) आवेदन पत्र मंजूर किए थे।

(ख) और (ग) प्रधान मंत्री रोजगार योजना के कार्यान्वियन से संबंधित प्रशासनिक कार्यालय अर्थात उद्योग मंत्रालय, विकास आयुक्त का कार्यालय, लघु उद्योग ने सूचित किया है कि उद्योग निदेशक, बिहार से ऐसी कोई सूचना प्राप्त नहीं हुई है। अलबत्ता, जब कभी ऋण मंजूर न करने संबंधी कोई विशिष्ट शिकायत सरकार को प्राप्त होती है तो उस पर निवारात्मक कार्रवाई करने के लिए उसे संबंधित बैंक के साथ उठाया जाता है।

**Properties seized under the pre-emptive Purchase**

7537. SHRI V. HANUMANTHA RAO: Will the Minister of FINANCE be pleased to state:

(a) how many properties were seized under the pre-emptive purchase by Income Tax Department all over the country in 1992-93 and 1993-94; and

(b) the state-wise distribution of figure of such seized properties?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) The appropriate authority of the Income Tax Department made 135 and 141 pre-emptive purchase orders in the financial years 1992-93 and 1993-94 respectively.

(b) The state-wise/union territory wise distribution of pre-emptive purchase order's made in the financial year 1992-93 and 1993-94 is as under :—

| State/Union Territory | No. of pre-emptive purchase orders made in F.Y. 1992-93 and 1993-94 |
|---|---|
| Delhi | 20 |
| Rajasthan | 3 |
| Haryana | 4 |
| Maharashtra | 142 |
| West Bengal | 24 |
| Tamil Nadu | 17 |
| Kerala | 1 |
| Karnataka | 23 |
| Andhra Pradesh | 1 |
| Gujarat | 27 |
| Uttar Pradesh | 13 |
| Bihar | 1 |

**Amount payable to RBI by Government of India**

7538. SHRI S. VIDUTHALAI VIRUMBI: Will the Minister of FINANCE be pleased to state the total amount payable by the Government of India to RBI under the "Treasury Bill" arrangement as on the 31st March, 1994?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): The total face value of outstanding 91 day Treasury Bills payable by the Government of India to Reserve Bank of India as on 31st March, 1994 was Rs. 24,443.06 crores.

**IMF concern over Fiscal Policy of India**

7539. SHRI S. AUSTIN: Will the Minister of FINANCE be pleased to state:

(a) whether the International Monetary Fund has shown its concern over weakening of the fiscal policy of the country; and

(b) if so, the steps taken by the Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) Correction of slippage in the fiscal deficit that has occurred in 1993-94 was stated by the FM to be one of the major tasks which has been addressed by the budget proposals of 1994-95. The IMF in its Article IV Report on India finaliged in March 1994, has also observed that strengthening of fiscal policy is necessary.

(b) The budget proposals for 1994-95 primarily aim at providing a growth impetus to the economy and steering it towards a turn around in industrial production. The efforts at fiscal correction would derive support from the economic recovery and will also be addressed through the package of tax reform measures announced in the Budget.

**Decline in GDP**

7540. SHRI RAMDAS AGARWAL: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that as per the Reserve Bank of India's estimates the real GDP growth is expected to decline to 3.8 per cent in 1993-94;

(b) if so, the reasons therefore, indicating the real GDP growth in 1992-93 as compared to 1993-94;

(c) whether it is also a fact that the National Income (NNP at factor cost) at 1980-81 prices also slated to decrease by 0.6 per centage points to 3.6 per cent during 1993-94;

(d) if so, what remedial measures Government propose to take or have taken so far to increase GDP as well as NNP during 1994-95 as compared to 1993-94; if not, the reasons therefore?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) to (d) As per the figures available with the Central Statistical Organisation (CSO) (and reproduced in RBI Bulletin) the advance estimate for real Gross Domestic Product (GDP) is placed at 3.8 per cent in 1993-94 as against a quick estimate of 4 per cent for 1992-93. The net national product (NNP) at factor cost at 1980-81 prices is expected to show a growth rate of 3.7 per cent in 1993-94 as against 4.2 per cent in 1992-93. The marginal decline in the GDP growth rate during 1993-94, as compared to 1992-93 is mainly due to the decline in the value of output of agriculture, arising out of the decline in the production of foodgrains. The various ecoonmic reforms undertaken since 1991-92 are aimed at improving the efficiency of the economy with a view to putting economy on a higher growth path.

**Rate of Inflation**

7541. SHRI JAGMOHAN: Will the Minister of FINANCE be pleased to state:

(a) whether the rate of inflation has gone up during the last two months, *i.e.* April and May, 1994;

(b) what was the rate of inflation on 15th May, 1994;

(c) what was the purchasing power of rupee on the aforesaid date *i.e.* 15th May, 1994 as compared to its purchasing power in 1960 computed on the basis of All India Consumer Price Index for industrial workers; and

(d) what measures have been taken by Government to bring the inflation rate down and also to ensure overall price stability?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE SHRI M. P. CHANDRASHEKHAR MURTHY): (a) The provisional inflation rate based on WPI has ranged between 10.5 to 11.2 per cent during the last two months, April and May 1994, as shown below:

| Week ended | Rate of inflation |
|---|---|
| 2-4-1994 | 10.5 |
| 9-4-1994 | 10 5 |
| 16-4-1994 | 10.6 |
| 23-4-1994 | 11.2 |
| 30-4-1994 | 11.0 |
| 7-5-1994 | 11.1 |
| 14-5-1994 | 11.0 |
| 21-5-1994 | 11.1 |
| 28-5-1994 | 10.6 |

(b) The inflation rate for the week ended 14 May (closest date to 15 May) as 10.97 per cent.

(c) The purchasing power of Rupee in April 1994 (based on latest available data) was 7.54 paise.

(d) Government has taken a number of anti-inflationary measures to curb the growth of aggregate demand in the economy as well as to augment supply of key commodities through various supply management policies. Some of these measures are:

(1) Commitment to strict adherence to a fiscal deficit target of 6 per cent of GDP and prevention of automatic monetisation of budget deficits.

(2) Monetary and credit policy to be pursued by RBI in 1994-95 is to curtail money supply expansion from 17.8 per cent in 1993-94 to 14-15 per cent in 1994-95.

(3) Import of sugar, raw cotton and edible oils have been permitted under OGL.

(4) Authorising import of 1.58 lakh tonnes of Palmolein for distribution through PDS.

(5) Open market sale of wheat and rice from Public stocks of FCI.

(6) Allowing imports of viscose staple fibre at concessional duty of 7 per cent supplement cotton yarn production.

(7) Selective credit control measures for agro raw materials. Increase in minimum margin and reduction in credit ceiling by 15 percentage points on bank advances against the stocks of cotton and kapas, vegetable oils and oil seeds and pulses and, upward revision in concessional margin on bank advances against vegetable oilseeds and oils to cooperative societies from 10 per cent to 25 per cent effective May 16, 1994.

**Customer services in public sector banks**

7542. SHRI GOVINDRAO ADIK: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that public sector banks in the country are far behind foreign banks in so far as modernisation in the working and improvement of customer services are concerned;

(b) if so, the details thereof; and

(c) what positive steps Government have so far taken or propose to take to improve the working and customer services of the public sector banks in order to fact the stiff competition from foreign banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) to (c) Reserve Bank of India (RBI) had constituted a Committee on Customer Service in Banks under the Chairmanship of Shri M. N. Goiporia, the then Chairman, State Bank of India in September, 1990 to go into the various aspects of customer service in banks, and make suitable recommendations for improvement. RBI have carefully examined the various recommendations of the Committee and have suitably advised all scheduled commercial banks to take steps to implement majority of the recommendations. In so far as modernisation in the working of banks and improvement in customer service is concerned, as on 31-12-93, public sector banks had partially/fully computerised 41 branches. In addition, public sector banks have prepared plans for total computerisation of 400 branches during the next 2/3 years.

**/xoise duty on tyres and tuves of aniesl drsven vehicles**

7543. SHRI GOVINDRAO ADIK: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that some big tyre producers have suggested Government to impose excise duty on tyres and tubes of animal driven vehicles (ADV) whereas the All India tyre Dealers Federation (AITDF) has appealed to Government to reject this suggestion in the larger interest of the rural population;

(b) if so, the details thereof;

(c) whether Government will consider not to levy excise duty on ADV tyres and tubes as this excise duty would hit lakhs of rural poor bullock-cart owners who will have to pay the high prices; and

(d) if so, the particulars thereof and if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) and (b) The Government has received a request from the Automotive Tyre Manufacturers Association (ATMA) for imposition of nominal excise duty on animal driven vehicle (ADV) tyres. However the All India Tyre Dealers Federation (AITDF) has suggested the continuation of exemption from excise duty on annual driven vehicle (ADV) tyres and tubes.

(c) At present, there is no specific proposal under consideration for imposition of excise duty on the exempted varieties of animal driven vehicle (ADV) tyres and tubes.

(d) Does not arise in view of (c) above.

**seiss duty on tyres and tuves of aniesl victims**

7544. DR. BAPU KALDATE: Will the Minister of FINANCE be pleased to state:

(a) whether foreign aid has been received for Latur earthquake relief measures;

(b) if so, the extent thereof as against the relief sought;

(c) the extent of foreign aid received and given to the Maharashtra Government for relief work and the actual amount of aid spent; and

(d) the works taken up with the aid and those which have been completed?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) to (d) Yes, Sir.

An agreements for Maharashtra Emergency Earthquake Rehabilitation Project has been signed with the World Bank for an IDA Credit of $ 246.00 million.

In addition to the proposed World Bank assistance, some foreign countries other Orgaisation's have offered assistance by way of grants/commodity assistance worth Rs. 859.8 Crores, approximately. The proposed assistance would be utilised by Government of Maharashtra.

**Involvement of S.B.I. Official in fraud**

7545. SHRIMATI KAMLA SINHA: DR. BAPU KALDATE:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that a senior official of the State Bank of India was found involved in a Rs. 60 crore bank fraud relating to a public sector undertaking involved in the production and development of Prithvi Missile;

(b) if so, what are the details thereof; and

(c) what action has been taken by Government in the matter?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) to (c) State Bank of India (SBI) had reported that a cheque of Rs. 60 crores drawn on Andhra Bank by M/s. Bharat Dynamics Ltd. (BDL) in favour of SBI Green Park Extension, New Delhi branch for investment in term deposits was received through an officer of the Branch. The proceeds of the cheque were credited to a current account opened in the name of M/s. Jaydees International and 3 Special Term Deposits (STDRs) for Rs. 20 crores each favouring the said firm were also issued by the branch. Subsequently, the firm requested, inter-alia, for a loan of of Rs. 15 crores against one of the STDRs and another STDR for Rs. 2,67,80,000 in favour of BDL. In view of the large amount involved, the matter was referred by the branch to the controlling office which alerted the branch to verify the genuineness of the transaction and he bonafides of the account holder. In the meanwhile an officer of M/s. Bharat Dynamics Ltd. contacted the branch for collecting the STDRs favouring the undertaking for issue of which it had issued the cheque of Rs. 60 crores. This brought the fraud to light. The bank has not suffered any loss. The bank has lodged an FIR with Delhi Police and the officer concerned in the branch has been arrested by the police and has also been placed under suspnsion by the bank.

**Agenda drawn up by the Finance Ministry for PM's visit to USA**

7546. DR. SHRIKANT RAMCHANDRA JICHKAR: Will the Minister of FINANCE be pleased to state:

(a) what were the major points of agenda drawn up by the Ministry of Finance for the Prime Minister's recent visit to USA;

(b) whether the Ministry are satisfied on the outcome of the Prime Minister's visit from the Ministry's point of view; and

(c) if so, on what counts?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) to (c) There was no separate agenda of the Ministry of Finance during Prime Minister's recent visit to US Matters relating to strengthening of bilateral relations are normally discussed inter-Ministerially before all official visits of the Prime Minister. The Prime Minister's visit has been highly successful and led to an improved appreciation of each others points of view on matters relating to Indo-US economic relations.

**Delay in Telegraphic Transfer of money by SBI**

7547. SHRI T. VENKATRAM REDDY:

DR. SHRIKANT RAMCHANDRA JICHKAR:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that a Telegraphic Transfer was sent from Nagpur Central Avenue Branch of the State Bank of India for Rs. Fifty Thousand on the 16th May, 1994 to Account No. 140117, State Bank of India, Parliament House Branch;

(b) whether the Parliament House Branch of the Bank had received the said T.T. and a telephone message from Nagpur but did not credit the said amount for five days;

(c) the names of persons on whom responsibility for this act of gross negligence, inefficiency dereliction of duty and mismanagement has been fixed and the action proposed against the errant officers;

(d) what compensation is proposed to be awarded to the concerned Member of Parliament because of the delay on the part of the bank; and

(c) whether such payment of compensation will be deducted from the salaries of the errant officers?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY): (a) and (b) State Bank of India (SBI) have reported that a telegraphic transfer (TT) for Rs. 50,000 was sent by their Central Avenue (Nagpur) branch on 17-5-94 for credit to the A/c No. 140117 maintained with SBI's Sub-office in Parliament House, New Delhi. The Sub-office of SBI at Parliament House is not authorised to receive telegraphic transfer telegrams which ar coded for safety and security. On receipt of the TT, the officer incharge immediately contacted telephonically bank's Central Avenue (Nagpur) branch. SBI have further reported that the Central Avende (Nagpur) branch sent another telegram on 18-5-94 to New Delhi Main Branch of SBI and telegraphically advised Parliament House Sub-office. With a view to avoid inconvenience to the Hon'ble Member of Parliament, the officer incharge, Parliament House Sub-office afforded credit of Rs. 50,000 to the said account on 20-5-94 even though TT had not reached him by then.

(c) to (e) SBI have ordered an enquiry into the matter and further action would be taken by them on the basis of the findings. SBI have also stated that they have decided to pay interest for the delayed period as per Reserve Bank of India's guidelines after valuedating the T.T.

**Loans by NABARD in Orissa**

7548. SHRI BHAGABAN MAJHI: Will the Minsster of FINANCE be pleased to state:

(a) whether the NABARD has been giving agricultural loans to farmers;

(b) if so, the total amount of loan advanced by NABARD to different states during the last three years; and

(c) the details of the amount of loans advanced by NABARD in different districts of Orissa during the last three years, year-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKAR MURTHY (a) and (b) The National Bank for Agriculture and Rural Development (NABARD) has been providing refinance assistance under 'Schematic lending' to the banks for agriculture and allied activtiies. Details of refinance disbursed during the last three years are furnished in Statement-I. (*See* below)

NABARD also provides refinance asistance under 'Non-schematic lending' to State Cooperatipve Banks (SCBs) on behalf of their affiliated Central Cooperative Banks (CCBs) mainly for financing short-term Seasonal Agricultural Operations (SAO) to Primary Agricultural Cooperative Societies (PACs). Similarly refinance limits are also provided to Regional Rural Banks (RRBs) for the same purpose. The State-wise position of credit limits sanctioned to SCBs and RRBs for the above purpose during the last three years are furnished in Statement-III (*See* below).

(c) The amount of refinance provided (under schematic lending) by NABARD in different districts of Orissa during 1991-92, 1992-93 and 1993-94 is furnished in Statement IV. (*See* below). The credit limits sanctioned to the DCCBs and RRBs in Orissa during the last three years are furnished in Statement-V and VI. (*See* below).

**Statement I**

*The amount of refinance disbursed (under schematic lending) by NABARD to different State during last 3 years.*

(Rs. in lakhs)

| State/U.Ts. | 1991-92 | 1992-93 | 1993-94 |
|---|---|---|---|
| Chandigarh | 6 | 10 | 3 |
| New Delhi | 156 | 69 | 105 |
| Haryana | 7857 | 9888 | 12788 |
| Himachal Pradesh | 1000 | 1109 | 1576 |
| Jammu & Kashmir | 608 | 704 | 499 |
| Punjab | 10743 | 12171 | 14665 |
| Rajasthan | 10361 | 12852 | 14193 |
| Arunachal Pradesh | 237 | 177 | 166 |
| Assam | 2566 | 2200 | 2706 |
| Manipur | 313 | 252 | 209 |
| Meghalaya | 156 | 128 | 215 |
| Mizoram | 20 | 71 | 155 |
| Nagaland | 87 | 114 | 100 |
| Tripura | 624 | 642 | 469 |
| Andaman & Nicobar | 20 | 39 | 71 |
| Bihar | 8947 | 8070 | 8115 |

| 1 | 2 | 3 | 4 |
|---|---|---|---|
| Orissa | 4300 | 6137 | 7258 |
| Sikkim | 66 | 84 | 86 |
| West Bengal | 9432 | 10590 | 10017 |
| Madhya Pradesh | 15867 | 15325 | 13801 |
| Uttar Pradesh | 38176 | 41224 | 44670 |
| Dadra & Nagar Haveli | 29 | 29 | 27 |
| Goa Diu & Daman | 199 | 307 | 369 |
| Gujarat | 10060 | 12682 | 16878 |
| Maharashtra | 24582 | 27207 | 32581 |
| Andhra Pradesh | 21656 | 26555 | 33545 |
| Karnataka | 15264 | 19880 | 23568 |
| Kerala | 8456 | 10387 | 12541 |
| Pondicherry | 10 | 12 | 182 |
| Tamil Nadu | 13642 | 16876 | 18124 |
| Lakshadweep | .. | 4 | 9 |

**Statement-II**

*Limits sanctioned State-wise to State Cooperative Banks under SAO including OPP NPDP)*

(Rs. in crores)

| S. No. | Name of the State Co-op. Bank | 1991-92 | 1992-93 | 1993-94 |
|---|---|---|---|---|
| 1. | Andhra Pradesh | 416.65 | 460.75 | 512.54 |
| 2. | Assam | 3.00 | . | 2.00 |
| 3. | Andaman & Nicobar | .. | .. | .. |
| 4. | Arunachal Pradesh | .. | .. | .. |
| 5. | Bihar | 141.25 | 173.22 | 137.02 |
| 6. | Chandigarh | .. | .. | .. |
| 7. | Goa | .. | .. | .. |
| 8. | Gujarat | 182.65 | 172.90 | 189.75 |
| 9. | Haryana | 255.85 | 325.75 | 418.00 |
| 10. | Himachal Pradesh | .. | .. | .. |
| 11. | Jammu & Kashmir | 3.50 | .. | .. |
| 12. | Karnataka | 107.87 | 132.00 | 161.88 |

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| 13. | Kerala | 80.75 | 54.11 | 63.29 |
| 14. | Madhya Pradesh | 346.15 | 366.35 | 362.40 |
| 15. | Maharashtra | 325.15 | 300.85 | 67.70 |
| 16. | Manipur | 9.30 | .. | .. |
| 17. | Meghalaya | 1.00 | 1.25 | 1.25 |
| 18. | Mizoram | .. | 1.80 | .. |
| 19. | Nagaland | .. | 1.00 | 1.00 |
| 20. | New Delhi. | .. | .. | .. |
| 21. | Orissa | 98.30 | 107.10 | 98.70 |
| 22. | Punjab | 178.70 | 194.80 | 225.30 |
| 23. | Pondicherry | 2.25 | .. | .. |
| 24. | Rajasthan | 155.60 | 179.60 | 217.40 |
| 25. | Tamil Nadu | 215.6 | 238.40 | 253.05 |
| 26. | Tripura | 1.00 | 1.00 | .. |
| 27. | Uttar Pradesh | 449.20 | 523.65 | 642.96 |
| 28. | West Bengal | 84.00 | 81.46 | 68.55 |
| | TOTAL : | 3058.77 | 3315.99 | 3452.79 |

OPP—Oilseeds Production Programme.

NPDP—National Pulses Development Programme.

SAO—Seasonal Agriculture Operation.

**Statement-III**

*Limits sanctioned to RRBs for ST SAO (including OPP)— All ndia State-wise position.*

(Rs. in crores)

| S. No. | Name of the State/U.Ts. | 1991-92 | 1992-93 | 1993-94 |
|---|---|---|---|---|
| 1. | Andhra Pradesh | 122.20 | 124.95 | 134.60 |
| 2. | Assam | 3.57 | 3.37 | 3.33 |
| 3. | Andaman & Nicobar | .. | .. | .. |
| 4. | Arunachal Pradesh | .. | .. | .. |
| 5. | Bihar | .95 | 1.56 | 1.15 |
| 6. | Chandigarh | .. | .. | .. |

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| 7. | Goa | .. | .. | .. |
| 8. | Gujarat | 11.53 | 12.28 | 14.05 |
| 9. | Haryana | 4.00 | 4.45 | 5.00 |
| 10. | Himachal Pradesh | 0.17 | 0.23 | .. |
| 11. | Jammu & Kashmir | 0.28 | 0.25 | . |
| 12. | Karnataka | 68.31 | 75.06 | 92.25 |
| 13. | Kerala | 36.00 | 41.00 | 42.00 |
| 14. | Madhya Pradesh | 3.05 | 3.58 | 7.32 |
| 15. | Maharashtra | 13.54 | 4.01 | 2.02 |
| 16. | Manipur | .. | .. | .. |
| 17. | Meghalaya | 2.05 | 2.23 | 5 23 |
| 18. | Mizoram | 0.15 | 0.25 | 0.25 |
| 19. | Nagaland | .. | .. | .. |
| 20. | New Delhi | .. | .. | .. |
| 21. | Orissa | 31.57 | 31.97 | 33.16 |
| 22. | Punjab | 6.90 | 6.95 | 6.60 |
| 23. | Pndicherry | .. | .. | .. |
| 24. | Rajasthan | 1.96 | 2.46 | 2.55 |
| 25. | Tamil Nadu | 9.20 | 11.90 | 13.00 |
| 26. | Tripura | .. | .. | .. |
| 27. | Uttar Pradesh | 44.91 | 51.11 | 64.86 |
| 28. | West Bengal | 11.32 | 7.24 | 6.19 |
| | TOTAL | 372.66 | 384.85 | 433.56 |

OPP—Oilseeds Productin Programme
SAO—Seasonal Agriculture Operation
ST—Short term

**Statement-IV**

*District-wise details of refinance provided by NABARD under schematic lending during the last 3 years*

(Rs. in lakhs)

| | Districts | 1991-92 | 1992-93 | 1993-94 |
|---|---|---|---|---|
| 1. | Balasore | 421 | 596 | 756 |
| 2. | Bolangir | 142 | 421 | 614 |
| 3. | Dhenkanal | 205 | 404 | 581 |

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| 4. | Ganjam | 457 | 537 | 650 |
| 5. | Kalahandl | 169 | 232 | 331 |
| 6. | Keohnjhar | 255 | 282 | 277 |
| 7. | Mayurbhanj | 191 | 332 | 386 |
| 8. | Puri | 605 | 748 | 654 |
| 9. | Sambalpur | 428 | 769 | 915 |
| 10 | Cuttack | 760 | 999 | 974 |
| 11 | Koraput | 333 | 460 | 562 |
| 12 | Phulbani | 116 | 115 | 195 |
| 13 | Sundergarh | 217 | 242 | 363 |
| | TOTAL : | 4299 | 6137 | 7258 |

**Statement-V**

*Credit Limits sanctioned to OSCB on behalf of CBCs in Orissa for financing Seasonal Agrcultural Operations.*

(Amt· in lakhs of Rs.)

| S. No. | Name of CCB | 1991-92 | 1992-93 | 1993-94 |
|---|---|---|---|---|
| 1· | Angul | 465 | 480 | 455 |
| 2. | Aska | 525 | 540 | 200 |
| 3. | Balasore | 825 | 1050 | 1030 |
| 4· | Banki | 380 | 592 | 300 |
| 5. | Berhampur | 750 | 760 | 350 |
| 6. | Bhawanipatna | 270 | 220 | 425 |
| 7 | Balangir | 410 | 412 | 610 |
| 8· | Boadh | 190 | 184 | 90 |
| 9. | Cuttack | 940 | 1510 | 1530 |
| 10. | Keonjhar | 200 | 200 | 150 |
| 11. | Koraput | 620 | 570 | 550 |
| 12. | Khurda | 300 | 310 | 250 |
| 13. | Mayurbhanj | 295 | 260 | 260 |
| 14. | Nayagarh | 840 | 750 | 400 |
| 15. | Sambalpur | 1400 | 1422 | 1550 |

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| 16. | Sandergarh | 190 | 210 | 350 |
| 17. | Puri | 430 | 440 | 400 |
| | TOTAL | 9030 | 9910 | 8900 |
| | Agricultural Govt. & Parastatalities ; | 800 | 800 | 970 |
| | | 9830 | 10710 | 9870 |

**Statement-VI**

*Short Term Seasonal Agricultural Operations credit limit sanctioned to regional rural Banks in Orissa State*

(Rs in Lacs)

| Sr. No. | Name of the RRB | 1991-92 | 1992-93 | 1993-94 |
|---|---|---|---|---|
| 1. | Puri | 354 | 354 | 403 |
| 2. | Cuttack | 523 | 580 | 520 |
| 3. | Koraput | 600 | 643 | 700 |
| 4. | Bolangir | 800 | 800 | 800 |
| 5 | Kalahandi | 185 | 185 | 225 |
| 6. | Baitarani | 100 | 100 | 100 |
| 7 | Rishikuly | 200 | 200 | 200 |
| 8 | Balasore | 150 | 175 | 173 |
| 9. | Dhenkanal ; | 140 | 155 | 215 |
| | TOTAL | 3157 | 3197 | 3316 |

**Loans to farmers by NABARD in Tamil Nadu and Rajasthan**

7549. SHRI S. AUSTIN: Will the Minister of FINANCE be pleased to state:

(a) the amount of loans disbursed under various categories to formers in' Tamil Nadu through NABARD during each of the last three years seperately;

(b) the number of farmers benefited by the advance of crop loans during this period;

(c) the progress with regard to recovery of above loans.

(d) the measures being taken by Government to implement NABARD's activities more effectively; and

(e) the schemes being formulated by NABARD in Rajasthan and the amount earmarked therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V CHANDRASHEKHAR MURTHY): (a) Refinance disbursed by the National Bank for Agriculture & Rural Development (NABARD) under schematic lending in respect of Tamil Nadu covering various purposes such as minor irrigation, land development, farm mechanism, plantation/horticulture, fisheries; bio-gas, poultry dairy, development, IRDP, non-farm sector, etc. during the last 3 years, namely 1991-92, 1992-93 and 1993-94 was Rs. 136 crores, Rs. 168 crores and Rs. 214 crores, respectively. The details of limits sanctioned and maximum outstandings reached under short-term (seasonal agricultural operations) in respect of co-operatives in Tamil Nadu during the last 3 years were as under:—

(Rs. in crores)

| Year | Limit sanctioned | Maximum o/s reached |
|---|---|---|
| 1991-92 . . | 200.60 | 153.93 |
| 1992-93 . . | 220.90 | 195.64 |
| 1993-94 . . . (Till date) | 253.05 | 226.00 |

(b) NABARD has reported that during 1990-91 to 1991-92 the following credit agencies financed the number of farmers indicated against them in respect of crop loans:—

| | |
|---|---|
| State Co operative Bank (PACS level) . . | 1-21,81,000 |
| Commercial Banks . | 27,34,500 |
| Regional Rural Banks . | 1,07,650 |

(c) The percentage of recovery of loans to demand by banks in Tamil Nadu, for the years 1990-91 to 1992-93 (as at the end of June) was as under:—

| Year | Percentage of recovery |
|---|---|
| 1990-91 . . . . . | 54 |
| 1991-92 . . . . | 56 |
| 1992-93 . . . | 59 |

(d) To enable CCBs and RRBs to extend the production credit, NABARD provides refinance assistance subject to certain terms and conditions. Whether necessary, NABARD has provided relaxations in such terms and conditions to increase the credit flow. With a view to improving the financial viability and operational efficiency, NABARD has issued guidelines for preparation of Development Action Plans in Tamil Nadu by State Land Development Banks and Primary Land Development Banks. NABARD has also set up Co-operative Development Fund to provide developmental assistance for promoting rural non-farm sector in Tamil Nadu and other States4 New experiments by linking self-help groups with banks have also been introduced.

(e) NABARD has also launched District Rural Industries Project during 1993-94 in 5 selected districts including Sawaimadhopur District in Rajasthan. The Project envisages an outlay of around Rs. 25 crores in each District over a period of five years. NABARD has sanctioned assistance of Rs. 60 lakhs to